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# SCHEEF & STONE, L.L.P.

Legal counsel based on solid principles.

## CERTIFICATE OF MAILING UNDER 37 CFR § 1.8

Date of Mailing: July 21, 2005

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the above identified date.

Diane Taylor

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July 21, 2005

DOCKET NUMBER: NC207041  
9014.020

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In re: U.S. Serial No. 10/083,169  
Inventor: Petri Hyypa, et al.  
Title: Electronic Transactions

Enclosed please find:

- Amendment and Response Pursuant to 37 C.F.R. 1.111; and
- Return post card
  
- No fees are believed due at this time; however, the Commissioner is hereby authorized to charge payment of the following fees associated with this communication, or credit any overpayment, to Deposit Account No. 50-2032. A duplicate copy of this sheet is enclosed.
- Any additional filing fees required under 37 CFR 1.16
- Any patent application processing fees under 37 CFR 1.17

Respectfully submitted,

By:

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: PETRI HYYPPIA, ET AL.  
For : ELECTRONIC TRANSACTIONS  
U.S. Serial No.: 10/083,169  
Filed: FEBRUARY 26, 2002  
Group Art Unit: 2686  
Examiner: KHAWAR IQBAL  
Docket No.: NC207041 (9014.020) FORMERLY OF NOKI14-00021  
Customer ID: 30973

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on July 21, 2005

*Diane Taylor*  
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**AMENDMENT AND RESPONSE PURSUANT TO 37 CFR 1.111**

Dear Sir:

In response to the Office action dated August 9, 2004, the Applicant submits the following:

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Claims** begin on page 3 of this paper.

**Remarks** begin on page 8 of this paper